

Understanding Your Three-Tier Prescription Medication Plan

Healthcare costs continue to rise year after year—including prescription costs. While you can't always control what you must spend on healthcare, you can take charge of your prescription copay. That's because your prescription benefit plan uses a three-tier copay design that is categorized into three payment levels—allowing you to choose what you pay.

Preferred Medication List

The Walgreens Health Initiatives Preferred Medication List (PML)—chosen by a committee of doctors and pharmacists—is used by your plan. You choose (pending your doctor's approval) whether to use a more expensive brand-name medication or an equally effective—but less expensive—preferred-brand or generic alternative.* All medications listed have been approved by the United States Food and Drug Administration.

Review the PML with your doctor and ask if a preferred-brand or generic alternative can be substituted for any of the medications you currently take or are being prescribed.

You or your doctor can quickly access the Preferred Medication List at MyWHI.com. Register on our web site to find out if your medication is covered by your plan, look up copays, and research generic and brand-name alternatives.

*A generic medication is a chemically identical version of a brand-name containing the same amounts of the same active ingredients and is approved by the FDA as being safe and effective.

Tiers Made Easy

Understanding your three-tier plan can help you save valuable healthcare dollars. Following are the differences among the three tiers:

1st Tier—Lowest Copay

Most generic medications are in the 1st tier. Generally, these are the least expensive and the most cost-effective for both you and your plan sponsor.

2nd Tier—Middle Copay

A 2nd-tier medication is a brand-name drug—referred to as a *preferred brand*—that either does not have a generic equivalent or may be a less-expensive, but equally effective, alternative to its 3rd-tier counterpart.

3rd Tier—Highest Copay

A 3rd-tier medication is a brand-name drug—referred to as a *nonpreferred brand*—that has either a generic or 2nd-tier alternative available. Generally, these are the most expensive for both you and your plan sponsor.

For more information, call 800-207-2568,
e-mail customer.care@mywhi.com, or visit us at
MyWHI.com.